



Order Filed on January 31, 2018
by Clerk U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

In Re:	Case No.: 17-33732
Alexander W. Arena	Chapter: 7
	Hearing Date:
	Judge: Jerrold N. Poslusny, Jr.

ORDER REGARDING REAFFIRMATION AGREEMENT

The relief set forth on the following page, numbered two through three is hereby **ORDERED**.

DATED: January 31, 2018



Honorable Jerrold N. Poslusny, Jr.
United States Bankruptcy Court

THIS MATTER having come before the court by the Notice of Hearing for Approval of Reaffirmation Agreement between Debtor, Alexander W. Arena, ("Debtor") and Quicken Loans Inc.; and the Debtor confirming that his debt with Quicken Loans Inc. is a consumer debt secured by a mortgage against his real property located at 1118 Munyon Dr., Glassboro, NJ 08028; and since 11 U.S.C. section 524(k)(3)(J)(i)(7) provides that no court approval is required for reaffirmation agreements for a consumer debt secured by a mortgage on real property, like a home; and for the reasons set forth on the record; and for good cause shown; it is

ORDERED that the court neither approves nor disapproves the Debtor's reaffirmation agreement with Quicken Loans Inc. at this time. This decision, or lack thereof, is without prejudice. In the event the Debtor needs further relief, the Debtor may seek that relief after an appropriate application under 11 U.S.C. section 350.

IT IS FURTHER ORDERED that in accordance with D.N.J. LBR 4001-2:

Quicken Loans Inc. does not violate the automatic stay imposed by § 362 of the Code or the discharge injunction imposed by § 524 of the Code when it sends any of the following documents to the Debtor and/or any co-obligor or co-owner:

- (1) a regular monthly statement or payment coupon;
- (2) a reminder statement which is informational only and does not demand payment;
- (3) a notice of the status of an escrow account, including a notice regarding calculation of a new monthly payment based on a change in the property tax or insurance premium;
- (4) a notice of an adjustment to a variable rate monthly mortgage payment resulting from a change in the interest rate; or
- (5) any other documentation, information and/or communication that is appropriate to send, or required to be sent, to a non-debtor co-owner and/or co-obligor.

IT IS FURTHER ORDERED that nothing herein prevents any co-obligor and/or co-owner and **Quicken Loans Inc.**, its representatives, agents and/or assigns from directly contacting or communicating with each other, including but not limited to, the obligations, payment of the obligation and/or refinancing of the

obligation.

The court reserves the right to revise its findings of fact and conclusions of law.

Certificate of Notice Page 4 of 4
United States Bankruptcy Court
District of New Jersey

In re:
Alexander W. Arena
Debtor

Case No. 17-33732-JNP
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Jan 31, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 02, 2018.

db Alexander W. Arena, 1118 Munyon Dr, Glassboro, NJ 08028-4900

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 02, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 31, 2018 at the address(es) listed below:

Andrew Sklar andy@sklarlaw.com, NJ43@ecfcbis.com;dolores@sklarlaw.com
Denise E. Carlon on behalf of Creditor Quicken Loans Inc. dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Michael R. DuPont on behalf of Creditor Bridgeton Onized FCU dupont@redbanklaw.com,
dana@redbanklaw.com
Scott M. Zaubert on behalf of Debtor Alexander W. Arena szauber@subranni.com,
ecf@subranni.com;ecorma@subranni.com;cwild@subranni.com;jwiesner@subranni.com;mmorrow@subranni.com;
m;hinnaurato@subranni.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5